

Information to identify the case:

Debtor 1	Natasha E Stear	Social Security number or ITIN xxx-xx-3468
	First Name Middle Name Last Name	
Debtor 2 (Spouse, if filing)		EIN -----
	First Name Middle Name Last Name	Social Security number or ITIN -----
		EIN -----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		
Case number: 19-20637-GLT		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Natasha E Stear
fka Natasha E Seamans

6/12/19

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Natasha E Stear
 Debtor

Case No. 19-20637-GLT
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 21

Date Rcvd: Jun 12, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 14, 2019.

db +Natasha E Stear, 3713 W 8th Ave, Beaver Falls, PA 15010-2015
 14997295 +Acima Credit Fka Simpl, 9815 S Monroe St Fl 4, Sandy, UT 84070-4384
 14997298 +Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
 14997300 Clearview Federal Cu, 1453 Beers School, Coraopolis, PA 15108
 14997305 +First Natl Bk Of Pa, 4140 E State St, Hermitage, PA 16148-3401
 14997306 +Pacific Union Financia, 1603 Lbj Freeway, Farmers Branch, TX 75234-6071
 14997294 #+Ryan Stear, 3785 Bradys Run Road, Beaver, PA 15009-8550

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 13 2019 02:39:32 Pennsylvania Dept. of Revenue,

 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

cr +E-mail/Text: kburkley@bernsteinlaw.com Jun 13 2019 02:40:51 Duquesne Light Company,
 c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower,
 Pittsburgh, PA 15219-1945

cr +EDI: PRA.COM Jun 13 2019 06:23:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021

14997296 +EDI: AMEREXPR.COM Jun 13 2019 06:23:00 Amex, Po Box 297871,
 Fort Lauderdale, FL 33329-7871

14997297 EDI: CAPITALONE.COM Jun 13 2019 06:23:00 Capital One Bank Usa N, 15000 Capital One Dr,
 Richmond, VA 23238

14997299 +E-mail/Text: bankruptcy@clearviewfcu.org Jun 13 2019 02:40:02 Clearview Federal Cu,
 8805 University Blvd, Coraopolis, PA 15108-4212

14997301 +EDI: COMCASTCBLCENT Jun 13 2019 06:23:00 Comcast Cable, PO Box 3005,
 Southeastern, PA 19398-3005

14997302 +EDI: WFNNB.COM Jun 13 2019 06:23:00 Comenitybank/victoria, Po Box 182789,
 Columbus, OH 43218-2789

14997303 +EDI: CCS.COM Jun 13 2019 06:23:00 Credit Collection Serv, Po Box 710,
 Norwood, MA 02062-0710

14997304 +E-mail/Text: bankruptcynotice@fcbanking.com Jun 13 2019 02:38:59 First Commonwealth Ban,
 22 North Sixth St, Indiana, PA 15701-1802

14997307 +EDI: DRIV.COM Jun 13 2019 06:23:00 Santander Consumer Usa, Po Box 961245,
 Ft Worth, TX 76161-0244

14997308 +EDI: RMSC.COM Jun 13 2019 06:23:00 Syncb/amazon, Po Box 965015, Orlando, FL 32896-5015

14997701 +EDI: RMSC.COM Jun 13 2019 06:23:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021

14997309 +EDI: WFFC.COM Jun 13 2019 06:23:00 Wells Fargo Dealer Svc, Po Box 1697,
 Winterville, NC 28590-1697

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
 cr Nationstar Mortgage LLC d/b/a Mr. Cooper

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court
 immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 14, 2019

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 21

Date Rcvd: Jun 12, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 12, 2019 at the address(es) listed below:

Eric E. Bononi bankruptcy@bononilaw.com, pa69@ecfcbis.com
James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
bkgroup@kmllawgroup.com
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,
jbluemle@bernsteinlaw.com
Lawrence W. Willis on behalf of Debtor Natasha E Stear ecf@westernpabankruptcy.com,
urfreshstrt@gmail.com;willislr88866@notify.bestcase.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

TOTAL: 5